

The following are claimed:

1. Apparatus for a recipient mobile terminal for facilitating copying of content executable at a provider mobile terminal, thereafter to be executable at the recipient mobile terminal by a recipient-terminal user, execution of the content at the recipient mobile terminal at least selectably incurring a fee payable to a payee entity, the recipient mobile terminal being a peer device of the provider terminal, said apparatus comprising:

a recipient-terminal downloading connector selectably operable to effectuate a communication link with the provider mobile terminal;

a credit payment indicator for containing at least an indicia of creditworthiness of the recipient-terminal user; and

a downloading controller coupled to said payment indicator and to said downloading connector, said downloading controller for permitting said recipient-terminal downloading connector to effectuate the communication link with the provider terminal, thereby to download the content to the recipient mobile terminal if said payment indicator indicates the indicia of creditworthiness to be at least a selected threshold.

2. The apparatus of claim 1 wherein the provider mobile terminal comprises a provider-terminal downloading connector and wherein said recipient-terminal downloading terminal is engageable the provider-terminal downloading connector.

3. The apparatus of claim 2 wherein a point-to-point connection is formed between the provider mobile terminal and the recipient mobile terminal when the provider-terminal downloading connector engages with said recipient-terminal downloading connector.

4. The apparatus of claim 3 wherein the provider-terminal downloading connector and said recipient-terminal downloading connector each comprise executable downloader programs.

5. The apparatus of claim 1 wherein said recipient-terminal downloading connector comprises an executable downloader program, executable at the recipient mobile terminal.

6. The apparatus of claim 1 wherein the content executable at the provider mobile terminal comprises a selected application program selected from amongst a plurality of application programs and wherein said recipient-terminal downloading connector is actuatable by the recipient-terminal user to
5 select the selected application program from amongst the plurality of application programs.

7. The apparatus of claim 1 wherein said payment indicator is releasably engageable with the recipient mobile terminal, coupled to said downloading controller when engaged with the recipient mobile terminal.

8. The apparatus of claim 7 wherein the recipient-terminal further comprises a card-member receiving platform and wherein said payment indicator comprises a payment card containing the indicia of the creditworthiness of the recipient-terminal user stored thereon, said payment
5 and releasably positionable at the card-member receiving platform to be coupled to said downloading controller when positioned thereat.

9. The apparatus of claim 1 wherein said payment indicator comprises electronic-wallet software executable at the recipient mobile terminal.

10. The apparatus of claim 1 wherein the content has cost indicia associated therewith, the cost indicia indicating a charge associated with execution of the content and wherein said downloading controller compares

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5 the cost indicia associated with the content with the indicia of creditworthiness contained at the payment indicator to determine whether the indicia of creditworthiness is at least the selected threshold.

11. The apparatus of claim 10 wherein a payment account depository maintains an electronic payment account associated with the recipient-terminal user and wherein said recipient-terminal downloading connector is further selectably operable to effectuate a communication link with the payment account depository.

12. The apparatus of claim 11 wherein said downloading controller is further for permitting said recipient-terminal downloading connector to effectuate the communication link with the payment account depository.

13. The apparatus of claim 11 wherein the content has proprietor indicia associated therewith, the proprietor indicia indicating the payee entity to whom the charge associated with the execution of the content is selectably to accrue and wherein the indicia of creditworthiness is debited to the benefit of the payee entity, to permit the content to be executed at the recipient mobile terminal.

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14. The apparatus of claim 13 wherein the content further has payment account depository indicia associated therewith, the payment account depository indicia indicating the location to which said recipient-terminal downloading connector is to effectuate the communication link.

15. A method for facilitating copying of an content, executable at a provider mobile terminal, to a recipient mobile terminal, thereafter to be executable at the recipient mobile terminal by a recipient mobile terminal user, said method comprising:

5 forming a communication link between the recipient mobile terminal and the provider mobile terminal;

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determining whether an indicia of creditworthiness,
located at the recipient mobile terminal is at least a selected threshold; and
downloading the content to the recipient mobile terminal
if the indicia of creditworthiness is determined, during said operation of
determining, to be at least the selected threshold.

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16. The method of claim 15 wherein the content has cost indicia associated therewith and wherein said operation of determining comprises comparing a value of the indicia of creditworthiness and a value of the cost indicia.

17. The method of claim 15 comprising the additional operation, prior to said operation of determining, of providing the indicia of creditworthiness to the recipient mobile terminal.

18. The method of claim 17 wherein said operation of providing the indicia of creditworthiness to the recipient mobile terminal comprises positioning a payment card containing the indicia of creditworthiness therein at the recipient mobile terminal.

19. The method of claim 17 wherein the indicia of creditworthiness comprises a part of electronic-wallet software executable at the recipient mobile terminal and wherein said operation of providing comprises updating the part of the electronic-wallet software.

20. The method of claim 15 wherein the content has proprietor indicia associated therewith, the proprietor indicia indicating a payee entity to whom a charge associated with execution of the content is selectably to accrue, and wherein said method further comprises the operations of:

5 debiting the indicia of creditworthiness for the content downloaded to the recipient mobile terminal; and
crediting the payee entity for execution of the content at the recipient mobile terminal.

21. The method of claim 20 wherein the content has payment account depository indicia associated therewith, the payment account depositing indicia indicating a location at which a payment account depository of the payee entity is located and wherein said operation of crediting comprises:

forming a communication link between the recipient mobile terminal and the payment account depository; and
effectuating electronic payment to the payment account depository.

22. Apparatus for permitting a recipient mobile terminal user to run, at a recipient mobile terminal, an content stored at a provider mobile terminal, said apparatus comprising:

an electronic payment account containing an indicia of at least credit indicia;
a connector for forming a communication link between the recipient mobile terminal and the provider mobile terminal; and
a downloader coupled to said electronic payment account and to said connector, said downloader for effectuating downloading of the application program of the at least credit indicia of said electronic payment account is at least as great as a selected threshold.